

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Joanna Pastore</u> | Social Security number or ITIN | xxx-xx-9357 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 18-25409-JNP | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joanna Pastore
aka Joanna M McLaughlin

6/29/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joanna Pastore
Debtor

Case No. 18-25409-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Jun 29, 2022

Form ID: 3180W

Total Noticed: 20

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| ++++ | Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2022:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Joanna Pastore, 8 Heather Dr. South, Mantua, NJ 08051-1801 |
| cr | + MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437 |
| 517678796 | Agentra Healthcare Solutions, 4201, #1500, Spring Valley Rd, Dallas, TX 75244 |
| 517925659 | ++++ MIDFIRST BANK, GROSS POLOWY, LLC., 2500 PLAZA FIVE STE 2548, JERSEY CITY NJ 07311 address filed with court:, MidFirst Bank, Gross Polowy, LLC., 2500 Plaza 5, Suite 2548, Jersey City, NJ 07311 |
| 517678801 | + Merchantville Borough, 1 W. Maple Avenue, Merchantville, NJ 08109-5103 |
| 517678803 | + Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5363 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jun 29 2022 20:41:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jun 29 2022 20:41:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + EDI: WFFC.COM | Jun 30 2022 00:38:00 | Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, 1451 Thomas Langston Rd., Winterville, NC 28590-8872 |
| cr | + EDI: WFFC.COM | Jun 30 2022 00:38:00 | Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, 1451 Thomas Langston Rd., Winterville, NC 28590-8872 |
| 517678797 | EDI: CAPITALONE.COM | Jun 30 2022 00:38:00 | Capital One Bank (USA), PO Box 6492, Carol Stream, IL 60197-6492 |
| 517678799 | EDI: COMCASTCBLCENT | Jun 30 2022 00:38:00 | Comcast, PO Box 3001, Southeastern, PA 19398-3001 |
| 517678800 | EDI: WFNNB.COM | Jun 30 2022 00:38:00 | Comenity-Wayfair, PO box 659617, San Antonio, TX 78265-9617 |
| 517678798 | EDI: JPMORGANCHASE | Jun 30 2022 00:38:00 | Chase Home Mortgage, PO BOX 24696, Columbus, OH 43224-0696 |
| 517806862 | + EDI: AISMIDFIRST | Jun 30 2022 00:38:00 | MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051 |
| 517678802 | EDI: CBS7AVE | Jun 30 2022 00:38:00 | Monroe & Main, 1112 7th Avenue, Monroe, WI 53566-1364 |

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|-----------|--|----------------------|---|
| 517741175 | Email/Text: GUARBKe-courtdocs@ascendiumeducation.org | Jun 29 2022 20:41:00 | Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961 |
| 517678804 | ^ MEBN | Jun 29 2022 20:41:41 | PSE&G CO, PO BOX 14444, New Brunswick, NJ 08906-4444 |
| 517796479 | EDI: WFAUTO | Jun 30 2022 00:38:00 | Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 19657, Irvine, CA 92623-9657 |
| 517678805 | EDI: WFFC.COM | Jun 30 2022 00:38:00 | Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341 |
| TOTAL: 14 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 519519109 | ##+ | Joanna Pastore, 503 West Maple Avenue, Merchantville, NJ 08109-2022 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2022 at the address(es) listed below:

| Name | Email Address |
|---------------------|---|
| Craig Scott Keiser | on behalf of Creditor MIDFIRST BANK A FEDERALLY CHARTERED SAVINGS ASSOCIATION craig.keiser@law.njoag.gov |
| Denise E. Carlon | on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Denise E. Carlon | on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Eric Clayman | on behalf of Debtor Joanna Pastore mail@jenkinsclayman.com JenkinsClayman@jubileebk.net |
| Isabel C. Balboa | ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| Isabel C. Balboa | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com |
| John R. Morton, Jr. | on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto ecfmail@mortoncraig.com, mortoncraigecef@gmail.com |
| John R. Morton, Jr. | on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com, mortoncraigecef@gmail.com |

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Lynn Therese Nolan

on behalf of Creditor MidFirst Bank ecfnotices@grosspolowy.com lnolan@grosspolowy.com

Rebecca Ann Solarz

on behalf of Creditor MIDFIRST BANK rsolarz@kmlawgroup.com

Rhondi L. Schwartz

on behalf of Debtor Joanna Pastore mail@jenkinsclayman.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12